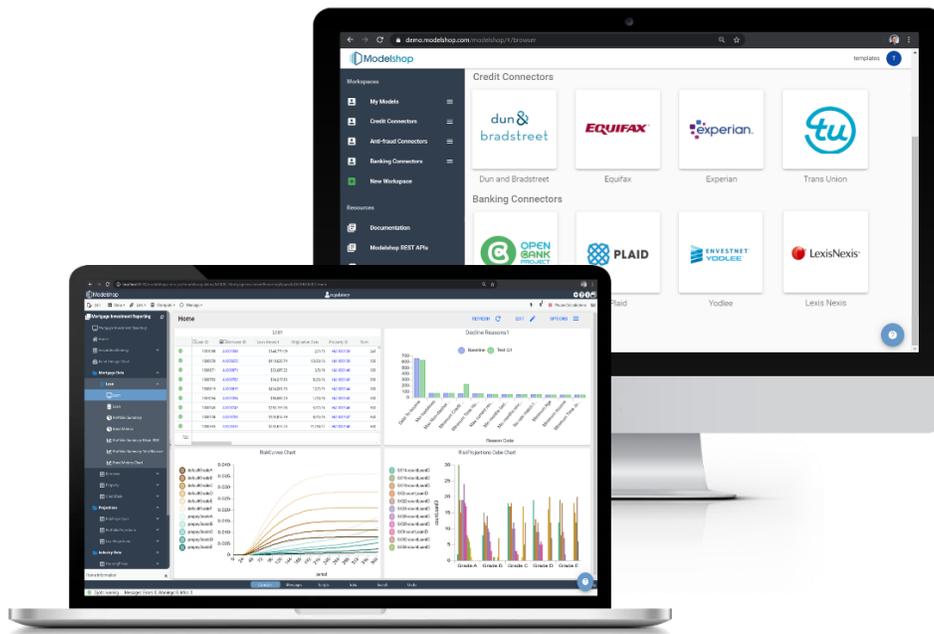# Modelshop
## Putting data to work

# Credit Modeling Workbench

Modelshop delivers automated credit decision and pricing models that optimize portfolio performance, deliver real-time restructuring and improve the application experience



### Deploy models faster without recoding

Teams can rapidly iterate new models without re-coding, accelerating learning while ensuring regulatory compliance

### Run simulations to maximize outcomes

Move beyond static risk tables to deliver higher performing portfolios with simulations that project individual loan outcomes

### Easily leverage new data sources

Introducing data such as asset history, job sector performance and macro-economic trends deliver better decision performance

### Deliver real-time loan restructuring

Deploy API enabled pricing and origination engines that leverage analytics and optimization to dynamically deliver the right offer.

Modelshop allow credit risk professionals to quickly implement and maintain risk-based pricing services designed for the real-time environment.  By putting the power of deploying models into the hands of credit experts, teams can execute new strategies 10x faster than traditional tools.

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*Putting data to work*

# Credit Modeling Workbench



Risk based decision and pricing models have historically been created in offline analytic tools that are disconnected from the realities of managing portfolio performance.  Modelshop provides the power to simulate the economic, market and strategic factors that impact the performance of a credit portfolio and deploy automated models that can increase profitability, without coding.
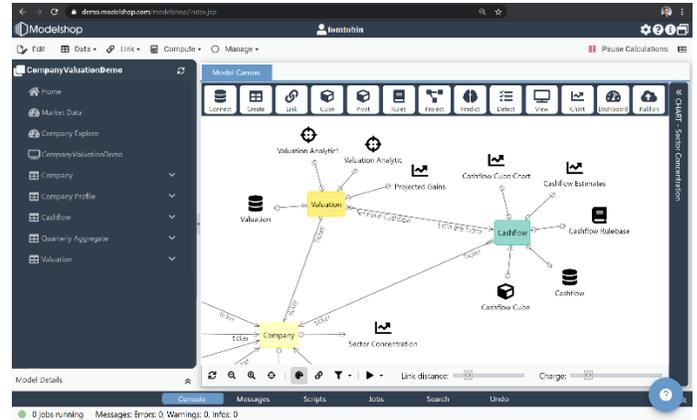


### Risk Ontologies

Modelshop's multi-dimensional data engine allows risk analysts to create sophisticated risk variables on complex data without coding.  Variables can be used in both portfolio optimization and real-time scoring with no changes.

### Predictive Analytics

Integrated H2O and Python predictive analytic algorithms can project economic drivers, sector performance, risk characteristics and socio-economic indicators to accurately project expected loan performance.

### Scenario Optimization

Leverage multiple economic based scenarios that drive projected portfolio performance and run simulations to optimize expected returns.  Instantly leverage optimal decision strategies in updated decision and pricing logic.

### One-click Deployment

New or updated models can be deployed without recoding variables, analytics or decision rules. Since Modelshop runs as a real-time service, new data sources can be integrated without the need to change origination platforms.

### Model Management

Track assumptions and calculations that impacts risk models and explore model logic with transparent and easy to understand tools.   Since all models and decision engines are online, collaboration and audits are easy and consistent.

Modelshop has helped lenders deploy custom scoring, pricing and decisioning services that integrate with their existing origination platforms in a few weeks, without coding.  Contact us to see a demo.

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